

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. **(Previously presented)** A banking system for offering a plurality of financial services to customers via a sign-on process, comprising:

a host server;

a universal session manager operatively disposed on the host server, the universal session manager maintaining the sign-on process;

an interface to a plurality of remote servers by which a customer interfaces with the remote servers, the interface generated by the universal session manager, the interface having multiple frames; and

a validation module operatively linked to the universal session manager through an electronic network, such that the universal session manager retrieves validation information from the validation database in order to validate a customer;

the universal session manager, in conjunction with the validation module, enabling customers of the banking system to access the host server and the plurality of remote servers via a single login to the host server;

the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system, and the host server further providing links to the accounts in a first frame of the interface, the accounts being respectively maintained by the plurality of remote servers; and

upon selection of a link by a customer, the universal session manager:

checks, based on information in the validation database, that the customer is

allowed access to the remote server;

provides access to a particular remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server; and

simultaneously presents the first frame, containing the links to the accounts, while presenting the second frame; and

the universal session manager updating a last accessed time (LAT) variable based on access to the remote server through the second frame, the LAT variable controlling session timeouts; and

the universal session manager sending a communication to the remote server upon either customer timeout or logout.

2. (Canceled)
3. (Previously presented) The banking system of claim 1, wherein said consolidated homepage includes value-add features.
4. (Previously presented) The banking system of claim 1, wherein said consolidated homepage includes customizable features.
5. (Original) The banking system of claim 1, wherein said validation module further includes a database storing information required for registering a customer in the remote service provider.
6. (Original) The banking system of claim 1, further comprising a trusted service module that serves as an intermediary between the host server and a trusted service provider.
7. (Original) The banking system of claim 1, wherein said trusted service provider comprises a remote server with special access requirements.

8. (Original) The banking system of claim 1, where the remote service provider further comprises a registration module and a login module.

9. (Previously presented) The banking system of claim 8, wherein the login module receives the data for gaining access to the services provided by the remote service provider.

10. (Previously presented) The banking system of claim 8, wherein the registration module receives the data for registering a customer in the remote service provider.

11. (Original) The banking system of claim 2, wherein the consolidated homepage provides automated clearinghouse access.

12. (Previously presented) A method for accessing a plurality of financial services offered by a banking system comprising a host server and a plurality of remote servers operatively linked across an electronic network, the method comprising:

receiving login information, for accessing the host server, from a customer;

the host server providing a consolidated homepage providing (1) an overview of available services that can be accessed a single login on to the banking system, and (2) links to the available services, the consolidated homepage including a first frame and a second frame;

retrieving data for accessing at least one remote server based at least in part on the received login information;

transmitting said data to the at least one remote server;

authenticating that access by the customer to the at least one remote server is allowed;

and

transparently connecting the customer to the remote server such that the customer is provided access to the remote server, by hosting the remote server in the second frame of the interface, so as to allow the customer use of services on the remote server, the method including

simultaneously presenting the first frame, containing the links to the accounts, while presenting the second frame; and

updating, by a universal session manager associated with the host server, a last accessed time (LAT) variable based on access to the at least one remote server through the second frame, the LAT variable controlling session timeouts of the consolidated homepage; and

sending, by the universal session manager, a communication to the at least one remote server upon either customer logout or timeout, such constituted by a communication from the universal session manager to the at least one remote server without directing the customer to the at least one remote server.

13. (Canceled)

14. (Previously presented) The method of claim 12, wherein said consolidated homepage provides a customer products and with a read-only summary of information on accounts of the customer with the banking system.

15. (Previously presented) The method of claim 12 wherein said consolidated homepage provides a customer with information on value-add features.

16. (Previously presented) The method of claim 12, wherein said consolidated homepage is customizable by the customer to show only active accounts, information and views the customer wishes to have displayed upon successful login.

17. (Previously presented) The method of claim 12, wherein said consolidated homepage provides automated clearinghouse access.

18. (Previously presented) The method of claim 12, further comprising:
a customer accessing a credit card service or a bill payment service.

19. (Previously presented) The method of claim 12, further comprising the steps of:

authenticating the identity of a customer; and

transparently login the customer to all the services for which the customer has signed up.

20. (Previously presented) The method of claim 12, wherein said consolidated homepage includes:

a tab for accessing banking products and services a customer may be entitled to have but does not currently have; and

a planning tab for providing financial planning assistance.

21. (Previously presented) The method of claim 12, further comprising:
determining customer data, and customer preferences; and
dynamically generating a customized homepage based on said customer data and customer preferences.

22. (Previously presented) The method of claim 12, further comprising dynamically determining what offers to target to customers.

23. (Previously presented) The method of claim 12, further comprising:
a customer bookmarking an internal service page; and
directly accessing said bookmarked service page without accessing the homepage.

24. (Previously presented) The method of claim 12, further comprising a customer accessing a frequently asked questions page with links to information sources.

25. (Previously presented) The method of claim 12, further comprising the steps of:
a customer linking to the host server or a remote server from a partnered site.

26. (Original) The method of claim 25, wherein said partnered site comprises a search engine.

27. (Previously presented) The banking system of claim 1, the universal session

manager maintains both the first frame and a third frame, while hosting the remote server in the second frame.

28. (Previously presented) The banking system of claim 1, in which the universal session manager checking, based on information in the validation database, that the customer is allowed access to the remote server includes the universal session manager checking whether the customer has logged into the remote server during a current Internet banking session.

29. (Previously presented) The banking system of claim 28, the universal session manager checking whether the customer has logged into the remote server during a current Internet banking session includes:

the universal session manager checking a session activity table of the customer.

30. (Previously presented) The banking system of claim 28, the universal session manager checking whether the customer has logged into the remote server during a current Internet banking session includes:

the universal session manager providing the customer access to the remote server in the second frame without further authentication if the customer has logged into the remote server during a current Internet banking session; and

the universal session manager performing further authentication, prior to providing the customer access to the remote server in the second frame, if the customer has not logged into the remote server during a current Internet banking session.

31. (Previously presented) The banking system of claim 30, the further authentication including performing a handshake protocol with the remote server.

32. (Previously presented) The method of claim 12, the first frame is maintained by the host server, and the second frame is maintained by a remote server providing services; and

wherein the transmitting said data to the at least one remote server includes the host server directly sending login information to the at least one remote server, the login information including a customer username and password.

33. (Previously presented) The method of claim 12, further comprising the steps of: authenticating the identity of a customer; and transparently login the customer to all the services for which the customer has signed up. wherein said consolidated homepage includes:

a tab for accessing banking products and services a customer may be entitled to have but does not currently have; and

a planning tab for providing financial planning assistance; and

the method further comprising:

determining customer data, and customer preferences; and

dynamically generating a customized homepage based on said customer data and customer preferences; and

the first frame is maintained by the host server, and the second frame is maintained by a remote server providing services.

34. (Previously presented) The method of claim 12, wherein the sending, by the universal session manager, a communication to the at least one remote server upon either customer logout or timeout includes:

a respective communication from the universal session manager to each of a plurality of remote servers without directing the customer to such remote servers.

35. (Previously presented) The banking system of claim 1, the universal session manager sending a communication to the remote server constituted by a communication from the

universal session manager to the remote server without directing the customer to the remote server.

36. **(Currently amended)** A banking system ~~for offering~~that offers a plurality of financial services to customers via a sign-on process, comprising:

a host server;

a universal session manager operatively disposed on the host server, the universal session manager maintaining the sign-on process;

an interface to a plurality of remote servers by which a customer interfaces with the remote servers, the interface generated by the universal session manager, the interface having multiple frames; and

a validation module operatively linked to the universal session manager through an electronic network, such that the universal session manager retrieves validation information from the validation database in order to validate a customer;

the universal session manager, in conjunction with the validation module, enabling customers of the banking system to access the host server and the plurality of remote servers via a single login to the host server;

the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system, and the host server further providing links to the accounts in a first frame of the interface, the accounts being respectively maintained by the plurality of remote servers; and

upon selection of a link by a customer, the universal session manager:

checks, based on information in the validation database, that the customer is allowed access to the remote server;

provides access to a particular remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server; and

simultaneously presents the first frame, containing the links to the accounts, while presenting the second frame; and

the universal session manager updating a last accessed time (LAT) variable based on access to the remote server through the second frame, the LAT variable controlling session timeouts; and

the universal session manager sending a communication to the remote server based on activity of the user.

37. **(Previously presented)** The banking system of claim 36, the activity of the user comprising at least one of customer timeout or logout.